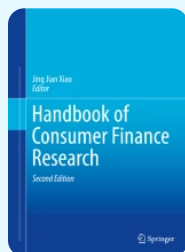


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# Handbook of Consumer Finance Research

| Textbook | © 2016

| Latest edition

## Overview

Editors: [Jing Jian Xiao](#)

- Provides an overview of current consumer finance research
- Offers multidisciplinary perspectives
- Updates the 2008 handbook with new material including new chapters
- Includes supplementary material: [sn.pub/extras](#)

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## About this book

This second edition of the authoritative resource summarizes the state of consumer finance research across disciplines for expert findings on—and strategies for enhancing—consumers' economic health. New and revised chapters offer current research insights into familiar concepts (retirement saving, bankruptcy, marriage and finance) as well as the latest findings in emerging areas, including healthcare costs, online shopping, financial therapy, and the neuroscience behind buyer behavior. The expanded coverage also reviews

economic challenges of diverse populations such as ethnic groups, youth, older adults, and entrepreneurs, reflecting the ubiquity of monetary issues and concerns. Underlying all chapters is the increasing importance of financial literacy training and other large-scale interventions in an era of economic transition.

Among the topics covered:

- Consumer financial capability and well-being.
- Advancing financial literacy education using a framework for evaluation.
- Financial coaching: defining an emerging field.
- Consumer finance of low-income families.
- Financial parenting: promoting financial self-reliance of young consumers.
- Financial sustainability and personal finance education.

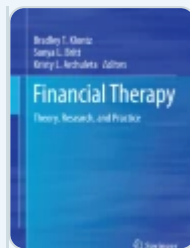
Accessibly written for researchers and practitioners, this Second Edition of the *Handbook of Consumer Finance Research* will interest professionals involved in improving consumers' fiscal competence. It also makes a worthwhile text for graduate and advanced undergraduate courses in economics, family and consumer studies, and related fields.

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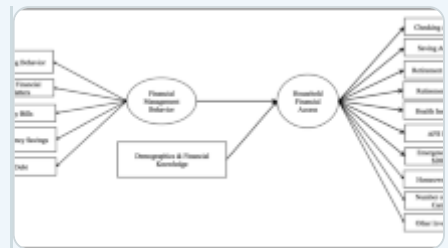
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Dr. Jing Jian Xiao is Professor of Family Finance in the Department of Human Development and Family Studies at University of Rhode Island, teaching courses and conducting research in consumer economics and personal finance. He edited and contributed to books such as *The Mathematics of Personal Finance* and *Handbook of Consumer Finance Research*. He is the editor-in-chief of *Journal of Financial Counseling and Planning*, the official research journal of Association for Financial Counseling and Planning Education. He serves on editorial boards of *International Journal of Bank Marketing*, *Journal of Consumer Affairs*, *Journal of Consumer Education*, and *Journal of Personal Finance*. He is also editing a book series entitled *International Series on Consumer Science*. He served as the president of American Council on Consumer Interests, president of Asian Consumer and Family Economics Association, the board member of National Consumer League, among others. He served as consultant and guest speaker for several financial literacy projects sponsored by the U.S. Department of Treasury and National Endowment for Financial Education. He has been invited to give lectures on consumer financial behavior research in China, Japan, South Korea, and other countries. He received his Ph.D. in consumer economics from Oregon State University and M.S. and B.S. in economics from Zhongnan University of Economics and Law.

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